

Lincoln WealthAccumulateSM IUL with the Exec Rider

FACT SHEET

Get the protection you need without affecting your balance sheet

Lincoln WealthAccumulate IUL is permanent coverage that gives you flexibility for growth, access to cash value potential, and financial protection for your business and your loved ones. By adding the Exec Rider to your business-owned life insurance policy, you can minimize the impact on your business financial statements. This rider can also optimize your premium financing arrangement.

Enjoy the Exec Rider advantages

Protect your business and your bottom line

The Exec Rider allows you to reposition current company assets to purchase life insurance, while still maintaining cash surrender value equal to 100% of premiums paid.

Premium financing

The Exec Rider is a great solution if you want to borrow money to finance your premiums. It helps provide the critical collateral value you need to qualify for a premium financing loan.

Return of Premium benefit	The Return of Premium benefit allows a 100% return of premiums for 10 years, grading down to 20% by year 14. You need to meet a specified policy funding requirement to keep the rider in-force.
Issue requirements	<ul style="list-style-type: none"> • Minimum issue age: 19 • Maximum issue age: dependent on base policy issue age for underwriting class Primarily sold in business-owned, business-sponsored, or premium-financed cases. If Guaranteed Issue or Simplified Issue, minimum group size and face amount limits apply. Fully underwritten for individuals only in limited business situations.
Coverage period	14 years, unless terminated earlier. See Termination Considerations section for more information.
Administrative charges	Rider rates are \$1.92 per unit per year, charged monthly throughout the 14-year life of the rider or until the rider terminates, whichever comes first. This amount will be charged against the higher of issue or current face amount.

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

Taking loans and withdrawals

Here's what you should know

- Any withdrawal will terminate the rider.
- Loans are taken from the natural surrender value, not the enhanced cash surrender value.
- Loans and withdrawals will reduce the policy's cash value and death benefit, may cause the policy to lapse, may have tax implications, and will reduce the cumulative premiums paid toward meeting the funding requirement.

Termination considerations

The Exec Rider terminates when the first of these conditions occurs

- Failure to meet funding requirements
- Change in policy ownership, excluding business to business¹
- Change in risk class
- Change in death benefit option
- Beginning of policy year 15
- The natural cash surrender value surpasses the enhanced cash surrender value ("crossover")²
- A withdrawal is taken

¹ Subject to evidence of ownership.

² The natural (unenhanced) surrender value is the policy value as of the date of surrender less the charge, if any, for full surrender, and less any debt. The enhanced cash surrender value consists of 100% of cumulative paid premiums minus debt for the first 10 policy years, grading down to 20% of cumulative paid premiums minus debt by year 14.

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Ask your advisor about reaching your goals with *Lincoln WealthAccumulate*SM IUL and the Exec Rider.

Riders are available for an additional cost.

Important information:

There are risks associated with commercial Premium Financing including but not limited to interest rate risk, additional collateral requirements, additional loan renewal requirements and risk the lender could become insolvent. In addition, if the client fails to repay the loan based on the terms, the loan could default and the insurance contract could lapse.

*Lincoln WealthAccumulate*SM IUL (2018) is issued on policy form ICC18UL6083/UL6083, with optional rider form ICC18ACSVR-7047, and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

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